WHAT IS CLAIMED IS:

1. A photothermographic material comprising a support having provided on one surface thereof at least one kind of light-sensitive silver halide, a light-insensitive organic silver salt, a reducing agent for silver ions, and a binder, wherein the photothermographic material comprises a surface active agent represented by the following formula (F):

$$\left[Rf^{-}(Rc)\frac{1}{n}\right]_{m}Z$$
(F)

wherein Rf represents a perfluoroalkyl group, Rc represents an alkylene group, Z represents a group having an anionic group, a cationic group, a betaine-series group, or a nonionic polar group necessary for imparting a surface activity, n represents an integer of 0 or 1, and m represents an integer of 1, 2 or 3.

2. The photothermographic material according to claim 1, wherein said reducing agent is a reducing agent represented by the following formula (I):

wherein R^1 and $R^{1'}$ each independently represents an alkyl group having from 1 to 20 carbon atoms, R^2 and $R^{2'}$ each independently represents a hydrogen atom, or a substituent

capable of being substituted to the benzene ring, L represents an -S- group or a -CHR³- group, wherein R³ represents a hydrogen atom or an alkyl group having from 1 to 20 carbon atoms, and X and X' each independently represents a hydrogen atom or a substituent capable of being substituted to the benzene ring.

3. The photothermographic material according to claim 1, wherein the photothermographic material comprises the compound represented by the following formula (II):

$$R^{10} - P - R^{12}$$

wherein R^{10} , R^{11} , and R^{12} each independently represents an alkyl group, an aralkyl group, an aryl group, an alkoxy group, an aryloxy group, an amino group, or a heterocyclic group.

4. The photothermographic material according to claim 1, wherein the photothermographic material comprises the compound represented by the following formula (III):

$$Q - (Y)_n - C(Z^1)(Z^2)X$$
 (III)

wherein Q represents an alkyl group, an aryl group, or a heterocyclic group, Y represents a divalent connecting group, n represents 0 or 1, Z^1 and Z^2 each represents a halogen atom, and X represents a hydrogen atom or an electron attractive group.